

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TAMMY NELSON  
FREDERICK H. NELSON  
Debtor(s)

Case No. 16-23652JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2016.
- 2) The plan was confirmed on 12/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/20/2016, 04/21/2017, 07/31/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/19/2018, 03/19/2018, 03/12/2019.
- 5) The case was dismissed on 06/07/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,071.27
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$29,071.27**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$903.90
Court Costs	\$310.00
Trustee Expenses & Compensation	\$1,284.01
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$2,497.91</b>

Attorney fees paid and disclosed by debtor: \$1,112.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS INC	Secured	NA	972.08	972.08	0.00	0.00
ADVANCE AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	4,007.00	4,007.82	4,007.82	0.00	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	255.00	254.93	254.93	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	182.48	1,020.73	1,020.73	0.00	0.00
AT&T MOBILITY	Unsecured	90.01	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	742.61	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SVCS++	Unsecured	1,075.26	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	3,115.00	NA	NA	0.00	0.00
CASHLAND	Unsecured	309.00	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	409.11	NA	NA	0.00	0.00
COMBINED INSURANCE CO	Unsecured	3,484.63	NA	NA	0.00	0.00
COMBINED INSURANCE CO	Unsecured	1,508.88	NA	NA	0.00	0.00
COMMUNITY CREDIT	Unsecured	130.00	NA	NA	0.00	0.00
COMMUNITY CREDIT	Unsecured	390.00	NA	NA	0.00	0.00
GREEN TRUST CASH	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	9,699.00	9,853.17	9,853.17	801.88	3,916.86
JPMORGAN CHASE BANK NA	Unsecured	1,677.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	748.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	536.51	536.51	536.51	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	508.00	508.50	508.50	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,101.51	1,136.51	1,136.51	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	681.71	681.71	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	532.00	532.94	532.94	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,114.00	1,114.93	1,114.93	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	616.00	616.04	616.04	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,286.00	2,286.73	2,286.73	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	324.00	368.27	368.27	0.00	0.00
NEW PENN FINANCIAL LLC D/B/A SH	Priority	NA	900.00	450.00	0.00	0.00
NEW PENN FINANCIAL LLC D/B/A SH	Secured	68,281.97	72,824.25	0.00	21,854.62	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NEW PENN FINANCIAL LLC D/B/A SF	Secured	0.00	9,985.12	9,985.12	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	1,227.70	1,227.70	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,135.00	1,135.88	1,135.88	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	950.00	950.26	950.26	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	680.00	680.62	680.62	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	623.00	623.29	623.29	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	618.00	618.54	618.54	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	3,643.00	3,643.45	3,643.45	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	388.76	388.76	0.00	0.00
PRA AG FUNDING LLC	Unsecured	388.76	NA	NA	0.00	0.00
PREFERRED PRIMARY CARE PHYSIC	Unsecured	124.12	NA	NA	0.00	0.00
PREFERRED PRIMARY CARE PHYSIC	Unsecured	104.47	NA	NA	0.00	0.00
PRIME CREDIT	Unsecured	390.00	NA	NA	0.00	0.00
PROGRESSIVE DEBT RELIEF	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	1,001.41	1,149.41	1,149.41	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	1,001.41	1,001.41	1,001.41	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	506.59	506.59	506.59	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	349.83	349.83	349.83	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	243.37	283.73	283.73	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	779.00	779.65	779.65	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,074.00	1,074.05	1,074.05	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	474.00	474.94	474.94	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	435.00	435.17	435.17	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	983.00	983.45	983.45	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,937.00	1,937.23	1,937.23	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAI	Unsecured	1,646.00	1,646.66	1,646.66	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAI	Unsecured	172.40	809.67	809.67	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAI	Unsecured	567.89	566.39	566.39	0.00	0.00
REAL PAYDAY LOAN HELP	Unsecured	0.00	NA	NA	0.00	0.00
RMS	Unsecured	183.00	NA	NA	0.00	0.00
SHOP NOW PAY PLAN	Unsecured	92.12	NA	NA	0.00	0.00
STERLING JEWELERS INC D/B/A KAY	Unsecured	NA	0.00	1,251.57	0.00	0.00
STERLING JEWELERS INC D/B/A KAY	Secured	2,504.00	2,501.57	1,250.00	0.00	0.00
SYNCHRONY BANK++	Unsecured	261.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	303.00	303.64	303.64	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$21,854.62	\$0.00
Mortgage Arrearage	\$9,985.12	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,853.17	\$801.88	\$3,916.86
All Other Secured	\$2,222.08	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,060.37</b>	<b>\$22,656.50</b>	<b>\$3,916.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$450.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$450.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,887.51</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$2,497.91</u>	
Disbursements to Creditors		<u>\$26,573.36</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$29,071.27</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2019

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.